

AIB Merchant Services Quick Reference Guide Ingenico





AIBMS Quick Reference Guide

This quick reference guide has been designed to answer the most common queries we receive from customers about the day to day processing of Debit and Credit cards. Store it near your terminal for ease of reference next time you have a query.

If you need more information on any aspect of our service, please log on to www.aibms.com or contact us at the following numbers.

Important Numbers

If you need to speak to us for any reason, our helpdesks are open
Monday - Saturday 8am until 11pm and on Sunday 10am to 4pm.
When you call, please have the following information to hand if possible:

Your Merchant ID (MID) _____
(Make a note of this here.)

Terminal ID (TID) _____
(If your query is terminal related. This is located on a sticker at the back of the terminal or printed on your terminal receipt.)

Important Numbers

1850 200 417
ROI

0871 200 1436
GB

0871 200 1437
NI

Customer Service

Select Option 1

- Funding
- Changes to bank account details and business address
- General card service enquiries
- Closing your account
- Adding currencies and Card Not Present (CNP) facilities
- Adding additional outlets

Terminal Support

Select Option 2 & 2

- Mac key resets
- Non functioning terminals
- Replacement terminals
- Terminal deliveries

FDGL

Select Option 3

- Leasing enquiries
- Lease changes
- VAT schedules

Chargebacks

Select Option 1

- General chargeback enquiries
- Chargeback defense

Complaints

Select Option 1

- To raise a complaint
- To discuss a complaint

1890 98 70 80
ROI

0845 874 0159
GB

0845 874 0185
NI

PCI DSS Helpdesk

- Merchant support when completing your PCI DSS requirements

01 269 7700
ROI

0845 604 1625
GB/NI

Authorisations

- Terminal requests call for authorisation
- Card Not Present transaction authorisations
- If you have any concerns about the legitimacy of a transaction or Cardholder

Terminal Troubleshooting

1. How to insert a chip card

- If the card has a chip on the front, insert the card with the chip facing up and towards the terminal.
- When the card is inserted correctly, you should feel some resistance and hear a soft 'click' sound.

2. Chip and PIN transactions

- At the **READY** prompt insert the chip card into the terminal.
- Key in amount and press **ENTER**.
- The customer should enter their PIN number into the terminal and then press **ENTER**.
- Do **NOT** remove the card until prompted to do so or the transaction will be void.
- Follow the terminal prompts to complete the transaction.

3. Incorrect PIN entry

If the customer has incorrectly entered their PIN number three times, the PIN will be locked and the customer must contact their Card Issuer for advice on how to unlock their PIN.

4. How to swipe a card

- Swipe the card with the magnetic stripe facing down and towards the terminal.
- Swipe the card quickly in either direction.

5. Magnetic stripe (swiped) transactions

- Swipe the customers card.
- Key in amount and press **ENTER**.
- Follow the terminal prompts to complete the transaction.

6. Chip and signature transactions

- At the **READY** prompt insert the chip card into the terminal.
- Key in amount and press **ENTER**.
- The customer should remove their card from the terminal and pass to you to check their signature.
- Follow the terminal prompts to complete the transaction.

7. Transactions with gratuity (tips)*

- Swipe or insert card into the terminal.
- Key in the amount of the sale and press **ENTER**. Pass the terminal to the customer to confirm the amount.
- Press **ENTER** and follow the terminal prompts to complete the transaction.

*This facility is only available to certain types of business

8. Duplicate receipts

- Press **MENU**.
- Select Duplicate Receipt.
- Press the **ENTER** button.

9. Refund transaction

- Press **MENU**.
- Select **REFUND** and press **ENTER**.
- Depending on the card type, either insert the chip or swipe the card (you may be asked for the last four digits of the card number, if so, key these in).
- When prompted, swipe the supervisor card.
- Key in the amount of the refund.

10. End of day banking

At the end of each business day, the Settlement procedure **MUST** be performed on the terminal. For the totals to display correctly, this must be done during the 'Banking Window' time set by AIBMS. If you do not complete this procedure, you may experience delays in funds being transferred into your bank account.

- Press **MENU** twice and press **ENTER** to select **TOTALS**.
- Press **ENTER** again to select End of Day.
- Swipe the supervisor card.
- The terminal may display additional prompts. If so, press **ENTER** until the terminal starts to print the Banking report.

11. Terminal support

For terminal support please call: **ROI: 1850 200 417, GB: 0871 200 1436, NI: 0871 200 1437 option 2 then option 4**

Screen Prompt	Possible Cause	Solution
CALL AUTH CENTRE	Assistance required.	Call the Authorisation Centre on the number displayed by the terminal. Once you have spoken to the Authorisation Centre press the GREEN ENTER button and follow the prompts displayed by the terminal. Authorisation Centre: ROI 01 269 7700; GB/NI 0845 604 1625
CALL HELPDESK	Assistance required.	Please contact the terminal support number listed above.
FAULTY CARD	The card is not inserted into the PIN pad or has not been swiped correctly.	Insert or swipe the card again. If the problem persists key enter the card details.
NOT AUTHORISED	The Card Issuer has declined to authorise the transaction.	Ask the customer to pay by some other means and press the YELLOW CLEAR button. Authorisation Centre: ROI 01 269 7700; GB/NI 0845 604 1625
REFERRAL B	Assistance required.	Call the Authorisation Centre on the number displayed by the terminal. When the call is answered, quote Referral B. Authorisation Centre: ROI 01 269 7700; GB/NI 0845 604 1625

12. Paper rolls

It is important to ensure that there is paper in the terminal at all times, for both Cardholder transaction records as well as your own merchant records. You can order paper rolls by contacting the Merchant Support Centre on:

ROI: 1850 200 417, GB: 0871 200 1436, NI: 0871 200 1437

Select option 2 then option 1

13. Supervisor and training card

- The supervisor card supplied with the terminal is required for certain procedures such as Refunds and Banking.
- The terminal will prompt you for use of the supervisor card when necessary.
- The training card(s) supplied with the terminal, if applicable, is / are to be used for staff training purposes only.
- It is important that these cards are kept safely and securely whilst also ensuring accessibility to them for staff authorised to perform these types of procedures.

14. Contingency

- Should you have any problem with one of our terminals, contact our Terminal Support Centre (please see your **Terminal User Guide**) who will endeavour to solve the problem over the phone and where this is not possible we will arrange for a replacement part or machine to be delivered.
- Refer to our paper fallback section in the Merchant Procedure Guide or in the Merchant Support Area on **www.aibms.com**, to understand how to accept manual vouchers while you wait for your new terminal. If you do not have vouchers, or you need any further advice about accepting vouchers, please contact the Merchant Support Centre who can provide you with some immediately or go to **www.aibms.com** to download your vouchers.

15. How to clear a bad mac error

If your terminal displays a “mac key error” message, simply follow the instructions below to get your terminal working again;

Procedure for INGENICO terminals:

At the READY prompt press the **MENU** key.

The transaction menu will appear, press the **MENU** key a second time.

Using the arrow keys highlight the **SELECT FUNCTION** option and press **ENTER**.

Key in 32, press **ENTER**.

Swipe supervisor card if prompted.

At the 'EFT Reset MacKey ?' Press **ENTER**.

If there is more than one acquirer, you will have the option to select the one you require.

Press **ENTER** for all cards, or press the down arrow for **SELECTIVE** cards and press **ENTER**.

At the 'Reset MacKey ?' press **ENTER** to reset or use the down arrow to select **NO** and press **ENTER**

Press **ENTER** to move onto the next acquirer.

You now have the option to print **ALL** acquirers or a selection of acquirers.

Press **ENTER** for **ALL** or the softkey adjacent to the arrow for a selection.

The acquirers will be displayed individually press **ENTER** to select the acquirer displayed or the softkey adjacent to the arrow to move to the next.

The terminal will now print a receipt to confirm that the MAC keys have been reset, if the printout shows any stored transactions these will need to be reprocessed. The terminal will now return to the **READY** prompt.

After contacting the acquirer, perform a test transaction to confirm if the terminal is working.

16. Statement queries

There is a guide on the reverse of your statement explaining the various entries and a detailed explanation on the Merchant Support Area of www.aibms.com. If you have additional queries, please contact us and we will be happy to help you with your query.

If you would like to receive your statement online, why not sign up to **AIBMS Insight**, our online data management system that offers you fast and easy access to your Credit and Debit Card transaction data. Call us or register online at www.aibms.com.

17. Card Present transactions

The best way to avoid fraud in a Card Present situation is to ask the Cardholder to enter their PIN on the PIN pad. If this is not possible, then it is important to check the following:

Check the signatures - do they look the same? Do the signatures match? Does the signature panel look as if it has been tampered with?

Check that the number on the card matches the number on the terminal print-out. Check that the last four digits of the embossed number on the card match the last four digits on the terminal print-out. If they don't match, the card is probably a counterfeit.

Check the customer - Does the customer's gender match the card details? Are they acting suspiciously in any way or distracting you from following procedures?

If you are suspicious of a card or a customer, do not hand the card back. Call the **Authorisation Centre** and let the operator know you are suspicious by simply saying that you are making a Code 10 call. We won't mind if it's a false alarm - it is better to be cautious than to let a fraudster deceive you and your employer. Above all, never put your colleagues, customers or property at risk.

18. Card Not Present transactions

You may ONLY accept Card Not Present transactions if it has been agreed in your Merchant Services Agreement.

Note: Card Not Present transactions are done entirely at your own risk and we offer no guarantee of payment, actual or implied, for that type of transaction even if you have obtained Authorisation.

You must not accept International Maestro or Laser cards for Card Not Present transactions except where the transactions are taken through Secure Electronic Commerce (E-Commerce).

When accepting a Card Not Present transaction, please take extra care to ensure it is the genuine Cardholder who placed the order. Record all details in writing of the Card Not Present transaction and if conducted by telephone, the time and date of the conversation. You may be asked to produce this or the Cardholder's authority for a Card Not Present transaction if the Card Not Present transaction is disputed at a later date. If feasible you should obtain and keep a copy of the Cardholder's signature on file authorising you to process the Card Not Present transaction. If a customer wishes to collect the goods then they must attend your premises

in person and produce the card. Destroy any sales voucher that may have been prepared and process an over the counter transaction.

The following orders are all acceptable as Card Not Present transactions:

- **Mail orders:** written authority from the Cardholder, bearing the Cardholder's signature in any form including:
 - Completed order forms
 - Facsimile transmissions
- **Telephone orders:** authority from the Cardholder by telephone.

Note: It is important to remain vigilant at all times and remember, if it seems too good to be true, it probably is.

Be aware that AIBMS will NEVER contact you and ask you to process test refunds on your terminal. If you receive a call from someone claiming to be an AIBMS engineer, requesting you to perform such a test, please hang up and contact our Merchant Support Centre on the numbers provided to report the call.

Note: This is not an exhaustive list so please refer to the Merchant Support Area or the Merchant Procedure Guide on www.aibms.com for more detailed information on Fraud.

19. Authorisations

In the majority of cases, if you have an electronic terminal, then the authorisation check is automatic. Sometimes your terminal will prompt you to make a manual authorisation call, known as a referral.

If you have a mobile or portable terminal, this will have been handed to the customer to input their PIN. You should always take back the terminal from your customer as soon as the PIN is entered.

If prompted, you must make a referral call while the Cardholder is present, and you are holding the card. Do not hand the card back to the customer until you have received authorisation.

Security questions

During some calls, the Cardholder may need to answer one or more personal security questions. Explain that this is part of the Card Issuer's standard security procedure. The Authorisation Centre will usually ask to speak to the Cardholder directly. Once your customer has answered the questions, they should pass the phone back to you. You **should not** use

any information which is given to you by the Cardholder. Only the Authorisation Centre can give you an authorisation code, not the Cardholder. You must not accept an authorisation code from anyone else especially your customer.

Authorisation is not a guarantee of payment. It confirms that the card has not been reported lost or stolen at the time of the card transaction and adequate funds are available. If you are in any doubt or are suspicious, request an alternate method of payment or complete additional checks.

If the transaction is authorised

You will be given an authorisation code which should be keyed into your terminal when you are prompted. There is more information in your Terminal User Guide (see the Merchant Support Area in www.aibms.com) about keying the code. If you are processing on paper, write the authorisation code clearly on the voucher in the space provided.

If the transaction is declined

- Explain that the transaction has not been authorised and give the card back to the Cardholder, unless the Authorisation Centre asks you to retain it and it is safe to do so.
- If your customer asks why, advise them to contact their Card Issuer - there is normally a helpline number on the back of the card.
- Remember, transactions are declined for many reasons - it may not be your customer's fault.
- Make sure you destroy any partially completed sales vouchers in front of your customer.
- If your customer still wants to go ahead with the purchase, ask them for an alternative payment method. Remember to check any new card carefully. See Tips on Fraud for more information.

Under no circumstances should a card sale be split between two or more vouchers for the same card to avoid authorisation as these card transactions may be subject to a chargeback. Additionally if a customer presents more than one card for payment please take care and complete additional checks to validate the transaction.

For Authorisation please telephone:
ROI: 01 269 7700 GB/NI: 0845 604 1625
Lines are open 24-hours a day, 7 days a week.